



Grace period for customers impacted by the partial government shutdown

JANUARY 23, 2019

The management and staff of John Hancock would like to express our support for the many hundreds of thousands of federal employees being affected by the ongoing partial government shutdown. We understand that this action is causing hardship and making it more difficult for policyholders to make regularly scheduled premium payments.

At the same time, we recognize that life, long term care, and other policies are financial assets that should not be terminated as a result of a shutdown.

Accordingly, we want to offer assurance to all of these customers that no one will lose their coverage protection because they are unable to make a payment during the shutdown period. We will be extending the grace period to pay premiums and all claims will be honored, provided premiums at the time of claim submission are current.

All processes will return to normal once the government has reopened.

This assurance applies to all federal customers of John Hancock, whether individual, group, or Federal Long-Term Care Insurance Program (FLTCIP) enrollees.

We again want to extend our support to those who are affected by the shutdown and hope this statement will be of some comfort to our federal customers.

Sincerely,

A handwritten signature in black ink that reads "Brooks Tingle".

BROOKS TINGLE
PRESIDENT AND CEO
JOHN HANCOCK INSURANCE